

Table I.A.2.e(1999) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 1999

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	29.7%	18.7%	88.3%	37.7%	64.1%	14.4%	13.0%	71.8%
Firm size								
Less than 50 employees	13.5%	16.9%	85.2%	34.0%	55.3%	4.4%	4.6%	62.7%
50+ employees	56.3%	21.7%	93.5%	43.7%	78.7%	30.9%	27.0%	86.9%
Less than 10 employees	11.1%	18.4%	83.2%	33.8%	52.7%	3.5%	3.5%	52.0%
10-24 employees	15.0%	14.5%	87.9%	33.7%	58.1%	5.0%	4.9%	80.6%
25-99 employees	26.4%	12.6%	91.7%	35.8%	65.8%	9.4%	10.2%	87.0%
100-999 employees	39.5%	13.4%	93.2%	36.7%	74.0%	16.8%	14.6%	90.8%
1000+ employees	69.7%	27.7%	93.8%	48.5%	83.1%	41.8%	36.1%	84.7%
Industry group **								
Agric., fish., forest.	13.6%	31.5%	71.1%	22.6%	52.8%	6.4%	4.6%	46.2%
Mining	29.5%	30.3%	82.6%	24.8%	76.7%	28.5%	30.2%	58.6%
Construction	14.4%	14.0%	87.9%	36.7%	55.1%	3.4%	4.2%	70.7%
Manufacturing	28.2%	15.9%	89.7%	41.9%	60.6%	15.9%	12.9%	82.9%
Transp., commu., util.	41.4%	22.3%	90.5%	44.6%	66.6%	27.9%	26.3%	81.8%
Wholesale trade	26.5%	15.9%	88.8%	32.7%	67.5%	14.9%	12.9%	75.8%
Retail Trade	35.8%	20.8%	89.2%	37.5%	67.6%	16.2%	13.8%	82.1%
Fin., ins., real est.	48.8%	23.1%	93.0%	47.4%	74.4%	38.7%	34.2%	71.6%
Services	24.5%	16.9%	87.2%	35.9%	61.3%	7.4%	7.4%	63.7%
Unknown	--	--	100.0%	--	100.0%	--	--	100.0%
Ownership								
For profit, incorporated	31.4%	18.6%	89.4%	37.8%	66.5%	16.4%	14.8%	75.2%
For profit, unincorporated	15.6%	20.6%	81.8%	34.4%	52.4%	5.8%	4.4%	60.2%
Nonprofit	27.8%	16.7%	87.6%	41.5%	57.0%	12.1%	11.9%	59.8%
Unknown	65.8%	19.6%	96.9%	37.3%	88.5%	14.8%	12.6%	88.1%
Age of firm								
Less than 5 years	14.0%	15.6%	86.5%	32.7%	58.5%	3.0%	2.6%	63.5%
5-9 years	14.8%	13.5%	88.4%	35.9%	57.3%	3.5%	2.9%	64.7%
10-19 years	17.9%	14.9%	87.7%	35.7%	58.5%	4.1%	4.2%	70.4%
20 or more years	30.8%	21.6%	86.8%	38.5%	63.3%	17.9%	16.7%	72.0%
Unknown	63.5%	22.5%	93.9%	42.8%	82.1%	35.1%	30.0%	84.1%
Multi/single status								
2 or more locations	53.2%	21.7%	92.9%	42.2%	77.8%	30.0%	26.2%	86.3%
1 location only	14.1%	16.8%	85.3%	34.7%	55.1%	4.1%	4.3%	62.3%
Percent full-time employees								
Less than 25%	26.7%	18.8%	87.1%	35.8%	61.7%	11.4%	10.3%	61.0%
25-49 %	34.0%	22.0%	88.0%	35.3%	65.9%	12.9%	13.2%	77.2%
50-74 %	28.4%	17.9%	88.1%	37.8%	63.4%	11.4%	10.0%	71.5%
75% or more	29.6%	18.5%	88.5%	38.0%	64.2%	15.3%	13.7%	71.9%
Union presence								
No union employees	24.9%	17.5%	87.8%	35.2%	62.6%	10.5%	9.3%	70.9%
Has union employees	68.0%	31.2%	91.3%	56.7%	76.0%	40.1%	38.5%	76.3%
Unknown	57.0%	22.1%	92.9%	52.5%	73.1%	43.0%	39.4%	80.6%
Percent low wage employees **								
50% or more low wage	20.6%	21.6%	83.5%	31.7%	56.1%	7.9%	8.0%	64.2%
Less than 50% low wage	22.5%	17.2%	87.5%	36.3%	61.0%	10.0%	9.3%	70.2%
Unknown	60.9%	23.6%	93.2%	45.3%	78.9%	34.2%	29.6%	80.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1999 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.e(1999) Standard error for percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 1999

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	0.53%	0.32%	0.24%	0.59%	0.54%	0.48%	0.43%	0.52%
Firm size								
Less than 50 employees	0.37%	0.37%	0.36%	0.57%	0.84%	0.28%	0.24%	0.64%
50+ employees	0.66%	0.50%	0.41%	1.02%	0.65%	1.00%	0.88%	0.57%
Less than 10 employees	0.41%	0.47%	0.47%	0.71%	0.73%	0.32%	0.32%	0.77%
10-24 employees	1.15%	0.91%	0.89%	0.74%	1.19%	0.36%	0.42%	0.97%
25-99 employees	0.62%	0.67%	0.48%	1.12%	1.23%	0.77%	0.66%	0.80%
100-999 employees	1.06%	0.85%	0.45%	1.12%	1.18%	0.91%	0.86%	0.72%
1000+ employees	0.57%	1.19%	0.56%	1.34%	0.91%	1.51%	1.32%	0.84%
Industry group **								
Agric., fish., forest.	2.78%	2.32%	2.50%	2.93%	4.38%	2.10%	1.31%	3.25%
Mining	8.15%	10.89%	8.57%	7.29%	8.17%	7.67%	7.67%	5.48%
Construction	1.09%	1.28%	1.52%	1.56%	1.57%	0.68%	0.65%	1.88%
Manufacturing	1.37%	1.52%	0.93%	1.50%	1.74%	1.25%	0.69%	1.62%
Transp., commu., util.	2.66%	2.61%	1.38%	2.24%	2.03%	2.20%	2.05%	1.47%
Wholesale trade	2.11%	1.35%	1.37%	1.43%	1.45%	0.74%	0.83%	1.86%
Retail Trade	1.13%	0.68%	0.44%	1.13%	0.82%	0.89%	0.79%	0.64%
Fin., ins., real est.	1.59%	1.42%	0.84%	1.86%	1.70%	2.87%	2.90%	1.53%
Services	0.46%	0.61%	0.55%	1.09%	1.29%	0.45%	0.49%	0.81%
Unknown	--	--	31.62%	--	31.62%	--	--	31.62%
Ownership								
For profit, incorporated	0.59%	0.46%	0.36%	0.55%	0.44%	0.63%	0.56%	0.65%
For profit, unincorporated	1.16%	0.86%	0.88%	1.44%	1.62%	0.70%	0.64%	1.70%
Nonprofit	1.12%	1.09%	0.86%	1.42%	1.70%	0.90%	1.17%	1.50%
Unknown	3.84%	2.44%	0.77%	4.24%	1.87%	2.48%	2.49%	1.83%
Age of firm								
Less than 5 years	0.94%	0.99%	1.11%	1.80%	1.65%	0.42%	0.43%	1.80%
5-9 years	1.00%	1.36%	1.06%	1.85%	2.09%	0.66%	0.49%	1.67%
10-19 years	0.81%	0.58%	0.44%	1.27%	1.09%	0.49%	0.54%	1.12%
20 or more years	0.64%	0.53%	0.42%	0.99%	0.53%	0.77%	0.62%	0.65%
Unknown	0.89%	0.60%	0.48%	1.45%	0.84%	1.42%	1.41%	1.08%
Multi/single status								
2 or more locations	0.68%	0.49%	0.50%	1.03%	0.64%	1.03%	0.78%	0.55%
1 location only	0.35%	0.39%	0.36%	0.58%	0.74%	0.24%	0.22%	0.56%
Percent full-time employees								
Less than 25%	2.96%	1.54%	1.42%	2.57%	3.01%	1.92%	2.23%	2.16%
25-49 %	2.72%	1.33%	1.06%	1.14%	1.65%	1.44%	1.51%	1.43%
50-74 %	1.52%	1.01%	1.18%	1.02%	1.47%	0.81%	0.94%	1.87%
75% or more	0.46%	0.43%	0.19%	0.61%	0.53%	0.61%	0.56%	0.48%
Union presence								
No union employees	0.54%	0.37%	0.29%	0.61%	0.60%	0.39%	0.37%	0.56%
Has union employees	1.37%	2.44%	0.81%	1.59%	2.29%	1.92%	1.73%	1.74%
Unknown	2.30%	1.97%	0.94%	3.02%	0.93%	2.12%	2.26%	1.68%
Percent low wage employees **								
50% or more low wage	1.79%	1.40%	1.29%	1.85%	2.54%	1.14%	1.42%	1.55%
Less than 50% low wage	0.47%	0.47%	0.33%	0.54%	0.50%	0.46%	0.34%	0.47%
Unknown	0.82%	0.91%	0.40%	1.15%	0.99%	1.47%	1.42%	1.07%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1999 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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